

**Information to identify the case:**

Debtor 1	<u>Sunilbhai Shah</u>	Social Security number or ITIN	xxx-xx-0047
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jayaben Shah</u>	Social Security number or ITIN	xxx-xx-3857
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10473-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sunilbhai Shah  
aka Sunil Bhai G. Shah

Jayaben Shah

4/13/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sunilbhai Shah  
 Jayaben Shah  
 Debtors

Case No. 17-10473-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2017.

db/jdb      #+Sunilbhai Shah, Jayaben Shah, 24 Theresa Court, Galloway, NJ 08205-3926  
 aty      +Andrew L. Miller, Law Office of Andrew L. Miller, 1550 New Road, Suite A,  
             Northfield, NJ 08225-1100  
 cr      +Amalgamated Bank, Robertson, Anschutz, Schneid, P.L., 6409 Congress Ave., Suite 100,  
             Boca Raton, FL 33487-2853  
 cr      +Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 516700678      Aldous & Associates, Attorneys at Law, PO Box 171374, Holladay, UT 84117-1374  
 516586177      +Atlantic County Sheriff's Office, 4997 Unami Blvd., Mays Landing, NJ 08330-2017  
 516586178      CACH, LLC, PO Box 5980, Denver, CO 80127  
 516700677      #Diamond Wireless, 200 Civic Center Dr, Ste 202, Sandy, UT 84070-4207  
 516586185      ++MNet Financial, Inc., 95 Argonaut, Suite 250, San Diego, CA 92108  
 516586183      +Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 516586186      OCWEN Mortgage, PO Box 24738, West Palm Beach, FL 33416-4738  
 516586187      +Pluese, Becker & Saltzman, 20000 Horizon Way, # 900, Mount Laurel, NJ 08054-4318  
 516700679      +Reliance Property Management, Inc., 48 S. New York Road, Galloway, NJ 08205-9676  
 516586188      +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr      +EDI: QBTHOMAS.COM Apr 14 2017 06:13:00 Brian Thomas, Brian Thomas, Esq,  
             327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg      E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2017 22:04:45 U.S. Attorney, 970 Broad St.,  
             Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg      +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2017 22:04:43 United States Trustee,  
             Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
             Newark, NJ 07102-5235  
 516586179      +EDI: CAPITALONE.COM Apr 14 2017 06:14:00 Capital One Bank, PO Box 30281,  
             Salt Lake City, UT 84130-0281  
 516586180      E-mail/Text: bankruptcy.bnc@ditech.com Apr 13 2017 22:04:35 Ditech Financial, LLC,  
             PO Box 6172, Rapid City, SD 57709-6172  
 516586181      EDI: IRS.COM Apr 14 2017 06:14:00 Internal Revenue Service, Department of Treasury,  
             Attention: Bankruptcy Service, PO Box 9052, Andover, MA 01810-9052  
 516586182      EDI: MID8.COM Apr 14 2017 06:13:00 Midland Funding LLC, PO Box 939019,  
             San Diego, CA 92193-9019  
 516586184      +EDI: MID8.COM Apr 14 2017 06:13:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
             San Diego, CA 92123-2255  
 516586189      +EDI: RMSC.COM Apr 14 2017 06:14:00 Synchrony Bank/HHGregg, PO Box 965036,  
             Orlando, FL 32896-5036  
 516586190      EDI: TFSR.COM Apr 14 2017 06:13:00 Toyota Financial Services, PO Box 5855,  
             Carol Stream, IL 60197-5855

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Apr 13, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor Amalgamated Bank jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Miriam Rosenblatt on behalf of Creditor Amalgamated Bank mrosenblatt@rasflaw.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5